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13 *Attorneys for Plaintiffs*

14 **UNITED STATES DISTRICT COURT**  
15 **CENTRAL DISTRICT OF CALIFORNIA**

16 DAVID HOUGH; *et al.*

17 Plaintiffs,

18 vs.

19 RYAN CARROLL; *et al.*

20 Defendants.

Case No.: 2:24-cv-02886-WLH

**DECLARATION OF PLAINTIFF  
ANTHONY RAMOS**

21 **DECLARATION OF PLAINTIFF ANTHONY RAMOS**

22 I, Anthony Ramos, have personal knowledge of the facts set forth below and if called  
23 to testify, I would do so competently.

24 1. I am married to Isabel Ramos, and we have young kids.

- 1 2. I spoke to a Wealth Assistants' representative named Jared Day around January  
2 of 2023 about a business opportunity Wealth Assistants was offering.  
3 Specifically, in return for fees, Wealth Assistants offered to set up and manage  
4 an online Amazon store to generate passive income for me.  
5
- 6 3. Jared Day told me that if I purchased that business opportunity, it would  
7 generate around \$10,000 of passive income per month.  
8
- 9 4. When Wealth Assistants sent me the contract to purchase the business  
10 opportunity it was offering, I did not have an opportunity to negotiate the terms  
11 of the agreement. Moreover, I did not realize that the agreement contained an  
12 arbitration clause.  
13
- 14 5. In or around January of 2023, after my conversation with Jared Day, Isabel and  
15 I signed the contract with Wealth Assistants and paid it \$75,000 as the  
16 onboarding fee to purchase the business opportunity.  
17
- 18 6. Thereafter, Isabel and I paid many inventory invoices that we received from  
19 Wealth Assistants. The inventory payments we made to Wealth Assistants  
20 totaled approximately \$18,000.  
21
- 22 7. We received less than \$5,000 in connection with the business opportunity we  
23 purchased from Wealth Assistants.  
24
- 25 8. Isabel and I took out a loan to finance our investment in the business  
26 opportunity Wealth Assistants was offering. Today, we have more than  
27 \$67,000 in debt, and we are unable to pay it off.  
28

1 I declare under penalty of perjury that the foregoing is true and correct.

2  
3  
4  
5 Date: 08/01/24

Signature: Anthony Ramos  
Anthony Ramos (Aug 1, 2024 14:24 PDT)  
Anthony Ramos

# 2024.08.01 Anthony Ramos declaration

Final Audit Report

2024-08-01

|                 |  |
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## "2024.08.01 Anthony Ramos declaration" History



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